

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

obtaining a financial account limit and an outstanding balance of a financial account associated with the user;

determining that the user is attempting to purchase an item from the web site using the financial account;

analyzing a cost of the item against the financial account limit associated with the financial account;

determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit; and

presenting a message for display along with the web page based on ~~the analysis~~ a determination that the sum of the cost of the item and the outstanding balance does not exceed the financial account limit, wherein the message ~~indicates an updated status of~~ includes an indication reflecting a new outstanding balance associated with the financial account assuming the user purchases the item from the web site using the financial account.

2. (Original) The method of claim 1, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected a trigger that indicates that the user is attempting purchase the item.

3. (Original) The method of claim 1, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected an option that reflects an attempt to purchase an item offered by the web site.

4. (Currently Amended) The method of claim 1, ~~further comprising: wherein analyzing the cost of the item against a financial account limit associated with the financial account comprises:~~

~~determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit;~~

~~and wherein presenting a message further comprises:~~

~~presenting a message reflecting an offer to increase the financial account limit when, based on a determination that the sum is above of the cost of the item and the outstanding balance exceeds the financial account limit.~~

5. (Currently Amended) The method of claim 1, wherein obtaining a financial account limit and an outstanding balance of a financial account associated with the user further comprises~~[[:]]~~ ranking the financial account based on a current status of the account, and further comprising:

~~wherein analyzing the cost of the item comprises:~~

~~determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit,~~

~~and wherein presenting a message comprises:~~

~~notifying the user~~ presenting a message reflecting that the financial account limit will be exceeded if the item is purchased using the financial account based on whether the sum is above, based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit and based on the rank of the financial account.

6. (Currently Amended) The method of claim 1, ~~wherein the message reflects~~ further comprising:

if a determination is made that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, presenting a message

reflecting an indication that if the item is purchased using the financial account, the financial account limit will be exceeded if the item is purchased using the financial account.

7. (Currently Amended) The method of claim 1, ~~wherein the message includes further comprising:~~

if a determination is made that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, presenting a message that includes:

an indication that if the item is purchased, the financial account limit will be exceeded ~~if the item is purchased~~, and

an offer to increase the financial account limit.

8. (Currently Amended) The method of claim 1, wherein the steps of ~~determining that the web site provided by the web server is included within a list of web sites~~, obtaining, determining that the user is attempting to purchase an item from the web site, analyzing, determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit, and presenting, are each performed by an application located at the client system.

9. (Currently Amended) The method of claim 1, wherein the steps of ~~determining that the web site provided by the web server is included within a list of web sites~~, determining that the user is attempting to purchase an item from the web site, and presenting are performed by an application located at the client system, and wherein the steps of obtaining, ~~and analyzing, and determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit~~, are performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit, outstanding balance and results of the analysis to the application.

10. (Currently Amended) The method of claim 1, wherein the steps of ~~determining that the web site provided by the web server is included within a list of web sites,~~ determining that the user is attempting to purchase an item from the web site, analyzing, determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit, and presenting are performed by an application located at the client system, and wherein the step of obtaining is performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit and outstanding balance to the application.

11. (Currently Amended) The method of claim 1, wherein the step of obtaining further comprises:

obtaining additional financial account information associated with the financial account, ~~and~~

~~wherein the message includes an indication reflecting a new outstanding balance associated with the financial account if the item is purchased with the financial account.~~

12. (Currently Amended) The method of claim 11, wherein the message further includes an indication reflecting a number of payments at a determined amount that, if the item is purchased with the financial account, the user would have to make to a financial account issuer ~~if the item is purchased with the financial account.~~

13. (Original) The method of claim 12, wherein the determined amount is selected by the user.

14. (Original) The method of claim 11, wherein the message further includes an indication reflecting a payment amount that the user would periodically have to make to a financial account issuer to pay off the purchase price of the item.

15. (Currently Amended) The method of claim 1, ~~wherein the message includes~~ further comprising:

if a determination is made that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, presenting a message including:

an indication that if the item is purchased, the financial account limit will be exceeded ~~if the item is purchased~~, and

an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

16. (Original) The method of claim 1, ~~wherein the message includes~~ further comprising:

~~an indication~~ presenting a message indicating that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

17. (Original) The method of claim 1, wherein the step of obtaining includes: obtaining account information associated with the financial account, wherein the account information includes at least one of an interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

18. (Withdrawn) A method for providing messages to a user located at a client site attached to a network while the client site is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

providing a list of one or more web sites, wherein the list includes, for each web site, a rating associated with a perceived quality of the respective web site;

determining that the web site provided by the web server is included in the list;

retrieving the rating associated with the web site from the list; and

presenting a message for display along with the web page, wherein the message includes the rating.

19. (Withdrawn) The method of claim 18, wherein the list is provided from a financial account issuer to an application located at the client system, and wherein the application performs the steps of determining, retrieving and presenting.

20. (Withdrawn) The method of claim 19, wherein the application performs the steps of determining, retrieving and presenting without intervention from the financial account issuer.

21. (Withdrawn) The method of claim 20, further comprising:
presenting a request to the user to rate the web site.

22. (Withdrawn) The method of claim 21, further comprising:
providing the user rating to the financial account issuer; and
updating the rating of the web site based on the user rating.

23. (Withdrawn) The method of claim 20, wherein the message is one of a rolling ticker message and a pop up window.

24. (Withdrawn) A method for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

determining that the web site provided by the web server is included within a list of web sites;

determining, when the website is included in the list of websites, that the user is attempting to purchase a first item from the web site;

determining whether the first item is associated with an item list, wherein the item list includes items offered by each web site included in the web site list;

comparing a purchase price of the first item with a purchase price of a second item, which is included in the item list and offered by an alternate web site; and

presenting a message for display along with the web page based on the comparison, wherein the message includes an indication of the second item and the alternate web site.

25. (Withdrawn) The method of claim 24, wherein the purchase price of the second item is lower than the purchase price of the first item.

26. (Withdrawn) The method of claim 25, wherein the second item is identical to the first item.

27. (Withdrawn) The method of claim 26, wherein the second item is similar to the first item.

28. (Withdrawn) The method of claim 24, wherein the message includes account information associated with a financial account provided by a financial account issuer.

29. (Withdrawn) The method of claim 28, wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

30. (Withdrawn) A method for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

determining that the user is accessing the web site;

determining, when the user is accessing the web site, whether the web site is included in a list of web sites;

presenting a first message for display along with the web page if the web site is included in the list, wherein the first message includes an offer for a first purchase discount if the user purchases a first item from the web site using a financial account provided by a financial account issuer; and

presenting a second message for display along with the web page if the web site is not included in the list, wherein the second message includes an offer for a second

purchase discount if the user purchases a second item at an alternate web site using the financial account.

31. (Withdrawn) The method of claim 30, wherein the first message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

32. (Withdrawn) The method of claim 31, wherein the first message includes adjusted account information based on a purchase price of the first item, wherein the adjusted account information includes at least a new outstanding balance reflecting the purchase price of the first item.

33. (Withdrawn) The method of claim 30, wherein the second message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

34. (Withdrawn) The method of claim 30, wherein the second message includes a hyperlink to the alternate web site.

35. (Withdrawn) The method of claim 30, wherein the method is performed by an application downloaded to the client system from the financial account issuer.

36. (Canceled)

37. (Currently Amended) A computer-readable medium including instructions for performing a method, when executed by a processor, for providing messages to a user located at a client system attached to a network while the client system is

displaying a web page associated with a web site provided by a web server through the network, the method comprising:

obtaining a financial account limit and an outstanding balance of a financial account associated with the user;

determining that the user is attempting to purchase an item from the web site using the financial account;

analyzing a cost of the item against the financial account limit associated with the financial account;

determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit; and

presenting a message for display along with the web page based on ~~the analysis~~ a determination that the sum of the cost of the item and the outstanding balance does not exceed the financial account limit, wherein the message ~~indicates an updated status of~~ includes an indication reflecting a new outstanding balance associated with the financial account assuming the user purchases the item from the web site using the financial account.

38. (Original) The computer-readable medium of claim 37, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected a trigger that indicates that the user is attempting purchase the item.

39. (Original) The computer-readable medium of claim 37, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected an option that reflects an attempt to purchase an item offered by the web site.

40. (Currently Amended) The computer-readable medium of claim 37, wherein ~~the method further comprises: analyzing the cost of the item against a financial account limit associated with the financial account comprises:~~
~~determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit;~~
~~and wherein presenting a message further comprises:~~
presenting a message reflecting an offer to increase the financial account limit ~~when~~ based on a determination that the sum is above of the cost of the item and the outstanding balance exceeds the financial account limit.

41. (Currently Amended) The computer-readable medium of claim 37, wherein obtaining a financial account limit and an outstanding balance of a financial account associated with the user further comprises ~~[[:]]~~ ranking the financial account based on a current status of the account, and wherein the method further comprises:
~~wherein analyzing the cost of the item comprises:~~
~~determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit;~~
~~and wherein presenting a message comprises:~~
~~notifying the user~~ presenting a message reflecting that the financial account limit will be exceeded if the item is purchased using the financial account ~~based on whether the sum is above,~~ based on a determination that the sum of the cost of the item and the outstanding account balance exceeds the financial account limit and based on the rank of the financial account.

42. (Currently Amended) The computer-readable medium of claim 37, wherein the ~~message reflects~~ method further comprises:
if a determination is made that the sum of the cost of the item and the outstanding account balance exceeds the financial account limit, presenting a message reflecting an indication that if the item is purchased using the financial account, the financial account limit will be exceeded if ~~the item is purchased using the financial account.~~

43. (Currently Amended) The computer-readable medium of claim 37, wherein the ~~message includes~~ method further comprises:

if a determination is made that the sum of the cost of the item and the outstanding account balance exceeds the financial account limit, presenting a message that includes:

an indication that if the item is purchased, the financial account limit will be exceeded ~~if the item is purchased~~, and

an offer to increase the financial account limit.

44. (Currently Amended) The computer-readable medium of claim 37, wherein the steps of ~~determining that the web site provided by the web server is included within a list of web sites~~, obtaining, determining that the user is attempting to purchase an item from the web site, analyzing, determining whether the sum of the cost of the item and the outstanding account balance exceeds the financial account limit, and presenting, are each performed by an application located at the client system.

45. (Currently Amended) The computer-readable medium of claim 37, wherein the steps of ~~determining that the web site provided by the web server is included within a list of web sites~~, determining that the user is attempting to purchase an item from the web site, and presenting are performed by an application located at the client system, and wherein the steps of obtaining, and analyzing, and determining whether the sum of the cost of the item and the outstanding account balance exceeds the financial account limit, are performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit, outstanding balance and results of the analysis to the application.

46. (Currently Amended) The computer-readable medium of claim 37, wherein the ~~client system executes~~ method further comprises executing a browser for rendering the web page that is displayed at the client system, and wherein the message is displayed on top of a browser window.

47. (Currently Amended) The computer-readable medium of claim 46, wherein the ~~message is displayed~~ method further comprises: displaying the message on top of the browser window as one of a scrolling message and a pop-up window.

48. (Currently Amended) The computer-readable medium of claim 37, wherein the steps of ~~determining that the web site provided by the web server is included within a list of web sites~~, determining that the user is attempting to purchase an item from the web site, analyzing, determining whether the sum of the cost of the item and the outstanding account balance exceeds the financial account limit, and presenting are performed by an application located at the client system, and wherein the step of obtaining is performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit and outstanding balance to the application.

49. (Currently Amended) The computer-readable medium of claim 37, wherein the step of obtaining further comprises:
obtaining additional financial account information associated with the financial account, ~~and~~
~~wherein the message includes an indication reflecting a new outstanding balance associated with the financial account if the item is purchased with the financial account.~~

50. (Currently Amended) The computer-readable medium of claim 49, wherein the message further includes an indication reflecting a number of payments at a determined amount that, if the item is purchased with the financial account, the user would have to make to a financial account issuer ~~if the item is purchased with the financial account.~~

51. (Currently Amended) The computer-readable medium of claim 50, wherein the method further comprises selecting the determined amount ~~is selected~~ by the user.

52. (Original) The computer-readable medium of claim 49, wherein the message further includes an indication reflecting a payment amount that the user would periodically have to make to a financial account issuer to pay off the purchase price of the item.

53. (Currently Amended) The computer-readable medium of claim 37, wherein the ~~message~~ method further includes:

if a determination is made that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, presenting a message including:

an indication that if the item is purchased, the financial account limit will be exceeded ~~if the item is purchased~~, and

an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

54. (Currently Amended) The computer-readable medium of claim 37, wherein the ~~message~~ method further includes:

presenting a message indicating ~~an indication~~ that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

55. (Original) The computer-readable medium of claim 37, wherein the step of obtaining includes:

obtaining account information associated with the financial account, wherein the account information includes at least one of an interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

56. (Withdrawn) A computer-readable medium including instructions for performing a method, when executed by a processor, for providing messages to a user located at a client site attached to a network while the client site is displaying a web

page associated with a web site provided by a web server through the network, the method comprising:

- providing a list of one or more web sites, wherein the list includes, for each web site, a rating associated with a perceived quality of the respective web site;
- determining that the web site provided by the web server is included in the list;
- retrieving the rating associated with the web site from the list; and
- presenting a message for display along with the web page, wherein the message includes the rating.

57. (Withdrawn) The computer-readable medium of claim 56, wherein the list is provided from a financial account issuer to an application located at the client system, and wherein the application performs the steps of determining, retrieving and presenting.

58. (Withdrawn) The computer-readable medium of claim 57, wherein the application performs the steps of determining, retrieving and presenting without intervention from the financial account issuer.

59. (Withdrawn) The computer-readable medium of claim 58, further comprising:
presenting a request to the user to rate the web site.

60. (Withdrawn) The computer-readable medium of claim 59, further comprising:
providing the user rating to the financial account issuer; and
updating the rating of the web site based on the user rating.

61. (Withdrawn) The computer-readable medium of claim 58, wherein the message is one of a rolling ticker message and a pop up window.

62. (Withdrawn) A computer-readable medium including instructions for performing a method, when executed by a processor, for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

determining that the web site provided by the web server is included within a list of web sites;

determining, when the website is included in the list of websites, that the user is attempting to purchase a first item from the web site;

determining whether the first item is associated with an item list, wherein the item list includes items offered by each web site included in the web site list;

comparing a purchase price of the first item with a purchase price of a second item, which is included in the item list and offered by an alternate web site; and

presenting a message for display along with the web page based on the comparison, wherein the message includes an indication of the second item and the alternate web site.

63. (Withdrawn) The computer-readable medium of claim 62, wherein the purchase price of the second item is lower than the purchase price of the first item.

64. (Withdrawn) The computer-readable medium of claim 63, wherein the second item is identical to the first item.

65. (Withdrawn) The computer-readable medium of claim 64, wherein the second item is similar to the first item.

66. (Withdrawn) The computer-readable medium of claim 62, wherein the message includes account information associated with a financial account provided by a financial account issuer.

67. (Withdrawn) The computer-readable medium of claim 66, wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

68. (Withdrawn) A computer-readable medium including instructions for performing a method, when executed by a processor, for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

determining that the user is accessing the web site;

determining, when the user is accessing the web site, whether the web site is included in a list of web sites;

presenting a first message for display along with the web page if the web site is included in the list, wherein the first message includes an offer for a first purchase discount if the user purchases a first item from the web site using a financial account provided by a financial account issuer; and

presenting a second message for display along with the web page if the web site is not included in the list, wherein the second message includes an offer for a second purchase discount if the user purchases a second item at an alternate web site using the financial account.

69. (Withdrawn) The computer-readable medium of claim 68, wherein the first message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

70. (Withdrawn) The computer-readable medium of claim 69, wherein the first message includes adjusted account information based on a purchase price of the first

item, wherein the adjusted account information includes at least a new outstanding balance reflecting the purchase price of the first item.

71. (Withdrawn) The computer-readable medium of claim 68, wherein the second message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

72. (Withdrawn) The computer-readable medium of claim 68, wherein the second message includes a hyperlink to the alternate web site.

73. (Withdrawn) The computer-readable medium of claim 68, wherein the method is performed by an application downloaded to the client system from the financial account issuer.

74. (Canceled)

75. (Currently Amended) A system for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the system comprising:

means for obtaining a financial account limit and an outstanding balance of a financial account associated with the user;

first determining means for determining that the user is attempting to purchase an item from the web site using the financial account;

means for analyzing a cost of the item against the financial account limit associated with the financial account;

second determining means for determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit; and

means for presenting a message for display along with the web page based on ~~the analysis~~ a determination that the sum of the cost of the item and the outstanding balance does not exceed the financial account limit, wherein the message ~~indicates an updated status of~~ includes an indication reflecting a new outstanding balance associated with the financial account assuming the user purchases the item from the web site using the financial account.

76. (Currently Amended) The system of claim 75, wherein the first determining means for ~~determining that the user is attempting to purchase the item from the web site~~ further comprises:

means for determining that the user has selected a trigger that indicates that the user is attempting to purchase the item.

77. (Currently Amended) The system of claim 75, wherein the first determining means for ~~determining that the user is attempting to purchase the item from the web site~~ further comprises:

means for determining that the user has selected an option that reflects an attempt to purchase an item offered by the web site.

78. (Currently Amended) The system of claim 75, further comprising: wherein ~~the means for analyzing the cost of the item against a financial account limit associated with the financial account comprises:~~

~~means for determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit;~~

~~and wherein the means for presenting a message further comprises:~~

means for presenting a message reflecting an offer to increase the financial account limit ~~when~~ if the second determining means determines that the sum of the cost of the item and the outstanding balance exceeds ~~is above~~ the financial account limit.

79. (Currently Amended) The system of claim 75, wherein the means for obtaining a financial account limit and an outstanding balance of a financial account

associated with the user further comprises ~~[[:]]~~ means for ranking the financial account based on a current status of the account, and further comprising:

~~wherein the means for analyzing the cost of the item comprises:~~

~~means for determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit,~~

~~and wherein the means for presenting a message comprises:~~

~~means for notifying the user~~ means for presenting a message reflecting that the financial account limit will be exceeded if the item is purchased using the financial account based on whether the sum is above, based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit and based on the rank of the financial account.

80. (Currently Amended) The system of claim 75, ~~wherein the message reflects further comprising:~~

means for, if a determination is made that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, presenting a message reflecting an indication that if the item is purchased using the financial account, the financial account limit will be exceeded if the item is purchased using the financial account.

81. (Currently Amended) The system of claim 75, ~~wherein the message includes further comprising:~~

means for, if a determination is made that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, presenting a message that includes:

an indication that if the item is purchased, the financial account limit will be exceeded ~~if the item is purchased,~~ and

an offer to increase the financial account limit.

82. (Currently Amended) The system of claim 75, wherein the ~~means for determining that the web site provided by the web server is included within a list of web~~

~~sites~~, means for obtaining, first determining ~~means for determining that the user is attempting to purchase an item from the web site~~, means for analyzing, second determining means, and means for presenting, are each associated with an application located at the client system.

83. (Currently Amended) The system of claim 75, wherein the ~~means for determining that the web site provided by the web server is included within a list of web sites~~, first determining ~~means for determining that the user is attempting to purchase an item from the web site~~, and means for presenting are associated with an application located at the client system, and wherein the means for obtaining, ~~and~~ means for analyzing, and second determining means are associated with a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit, outstanding balance and results of the analysis to the application.

84. (Currently Amended) The system of claim 75, wherein the ~~means for determining that the web site provided by the web server is included within a list of web sites~~, first determining ~~means for determining that the user is attempting to purchase an item from the web site~~, means for analyzing, second determining means, and means for presenting are associated with an application located at the client system, and wherein the means for obtaining is associated with a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit and outstanding balance to the application.

85. (Currently Amended) The system of claim 75, wherein the means for obtaining further comprises:

means for obtaining additional financial account information associated with the financial account, ~~and~~

~~wherein the message includes an indication reflecting a new outstanding balance associated with the financial account if the item is purchased with the financial account.~~

86. (Currently Amended) The system of claim 85, wherein the message further includes an indication reflecting a number of payments at a determined amount that, if the item is purchased with the financial account, the user would have to make to a financial account issuer ~~if the item is purchased with the financial account~~.

87. (Original) The system of claim 86, wherein the determined amount is selected by the user.

88. (Original) The system of claim 85, wherein the message further includes an indication reflecting a payment amount that the user would periodically have to make to a financial account issuer to pay off the purchase price of the item.

89. (Currently Amended) The system of claim 75, ~~wherein the message includes~~ further comprising:

means for, if a determination is made that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, presenting a message including:

an indication that if the item is purchased, the financial account limit will be exceeded ~~if the item is purchased~~, and

an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

90. (Currently Amended) The system of claim 75, ~~wherein the message includes~~ further comprising:

means for presenting a message, the message including an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

91. (Original) The system of claim 75, wherein the means for obtaining includes:

means for obtaining account information associated with the financial account, wherein the account information includes at least one of an interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

92. (Withdrawn) A system for providing messages to a user located at a client site attached to a network while the client site is displaying a web page associated with a web site provided by a web server through the network, the system comprising:

means for providing a list of one or more web sites, wherein the list includes, for each web site, a rating associated with a perceived quality of the respective web site;

means for determining that the web site provided by the web server is included in the list;

means for retrieving the rating associated with the web site from the list; and

means for presenting a message for display along with the web page, wherein the message includes the rating.

93. (Withdrawn) The system of claim 92, wherein the list is provided from a financial account issuer to an application located at the client system, and wherein the application is associated with the means for determining, retrieving and presenting.

94. (Withdrawn) The system of claim 93, wherein the means for determining, retrieving and presenting perform their respective functions without intervention from the financial account issuer.

95. (Withdrawn) The system of claim 94, further comprising:

means for presenting a request to the user to rate the web site.

96. (Withdrawn) The system of claim 95, further comprising:

means for providing the user rating to the financial account issuer; and

means for updating the rating of the web site based on the user rating.

97. (Withdrawn) The system of claim 94, wherein the message is one of a rolling ticker message and a pop up window.

98. (Withdrawn) A system for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the system comprising:

means for determining that the web site provided by the web server is included within a list of web sites;

means for determining, when the website is included in the list of websites, that the user is attempting to purchase a first item from the web site;

means for determining whether the first item is associated with an item list, wherein the item list includes items offered by each web site included in the web site list;

means for comparing a purchase price of the first item with a purchase price of a second item, which is included in the item list and offered by an alternate web site; and

means for presenting a message for display along with the web page based on the comparison, wherein the message includes an indication of the second item and the alternate web site.

99. (Withdrawn) The system of claim 98, wherein the purchase price of the second item is lower than the purchase price of the first item.

100. (Withdrawn) The system of claim 99, wherein the second item is identical to the first item.

101. (Withdrawn) The system of claim 99, wherein the second item is similar to the first item.

102. (Withdrawn) The system of claim 98, wherein the message includes account information associated with a financial account provided by a financial account issuer.

103. (Withdrawn) The system of claim 102, wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

104. (Withdrawn) A system for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the system comprising:

means for determining that the user is accessing the web site;

means for determining, when the user is accessing the web site, whether the web site is included in a list of web sites;

means for presenting a first message for display along with the web page if the web site is included in the list, wherein the first message includes an offer for a first purchase discount if the user purchases a first item from the web site using a financial account provided by a financial account issuer; and

means for presenting a second message for display along with the web page if the web site is not included in the list, wherein the second message includes an offer for a second purchase discount if the user purchases a second item at an alternate web site using the financial account.

105. (Withdrawn) The system of claim 104, wherein the first message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

106. (Withdrawn) The system of claim 105, wherein the first message includes adjusted account information based on a purchase price of the first item, wherein the adjusted account information includes at least a new outstanding balance reflecting the purchase price of the first item.

107. (Withdrawn) The system of claim 104, wherein the second message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

108. (Withdrawn) The system of claim 104, wherein the second message includes a hyperlink to the alternate web site.

109. (Canceled)